Certificate Number: 02470-NJ-DE-037425442

Bankruptcy Case Number: 17-30458



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 11, 2023, at 9:09 o'clock PM EDT, Richard J Janasiak completed a course on personal financial management given by internet by Isabel C. Balboa, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 12, 2023 By: /s/Kathy Mills

Name: Kathy Mills

Title: TENS Instructor